Fill	in this lefermatio	n to identify	the case:		ntered 01/2	23/23 14:36:44	Desc Main
Debto				Document -	-age 1 of 5		
	First Name		LaTrelle Middle Name	Payne Last Name		15	ii en
Debto (Spous	or 2 Michae se, if filling) First Name	ι	Robert_ Middle Name	Payne Last Name	-	JEANNE A. N	i <b>lled</b> Aughton, Cleri
United	l States Bankruptcy (	Court for the:	District of New	Jersey	{		N 2 3 2023
Case (If kno	number _17-346	74	·		-		<b></b>
(11.11.11)				<del></del>		U.S. BANK	RUPTCY COURT
						BY	DEPUT
Offic	cial Form 4	23					
Cer	tification	About	t a Financi	al Managem	ent Course		12/1:
f you a	are an individual.	vou must t	ake an approved co	ourse about personal fi	nanciol manadament i	4.	
•			der chapter 7 or 13		narciai management i	li.	
•				§ 1141 (d)(3) does not	apply.		
n a joi	nt case, each del	otor must ta	ke the course. 11 U	J.S.C. §§ 727(a)(11) and	1328(g).		
After y	ou finish the cou	rse, the pro	vider will give you	a certificate. The provi	ler may notify the cou	rt that you have comp	leted the course.
f the p each fi	rovider does not le this form with t	ify the court the certifica	t, you need not file te number before v	this form. If the providence of the court debts will be discharge.	er does not notify the o	court, then Debtor 1 a	nd Debtor 2 must
•				is form, file it within 60 c	_	at for the meeting of an	and the same and an
	§ 341 of the Bank	ruptcy Code	l.	is form, the it within by t	ays after the mist date s	set for the meeting of cr	editors under
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	e cases, the cour with the court ar			take the financial man	agement course. To h	ave the requirement w	aived, you must file a
				_			
Part 1	lell the C	Ourt Abou	ut the Required	Course	<del></del>	· <u>-</u>	11 <del>7</del>
You n	nust check one:						
X	) completed an	approved co	ourse in personal fi	nancial management:			
	Date I took the co		06/09/2022				
	• • •	-	MM / DD / YYY	Ÿ			
	Name of approve	d provider	BE Adviser, LL	.c			
	Certificate numbe	_	<u>15111-NJ-DE-</u>	N344N7334	-		
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	f am not require	d to comple	te a course in pers ased on (check one	onal financial manage	nent because the cou	rt has granted my mot	ion for a
			-	y: ntal deficiency that mak	os ma inconable of reali	sing or making settenal	al- al-t
	<u></u> поараску.	about final	ices,	niai deliciency that maki	s me incapable of reals	zing or making radonal	Decisions
	Disability.	My physica by phone,	al disability causes n or through the intern	ne to be unable to compl et, even after I reasonal	ete a course in persona ly tried to do so.	l financial management	in person,
	☐ Active duty	. I am curre	ntly on active militar	y duty în a military comb	at zone.		
	Residence.	I live in a d approved i	listrict in which the U nstructional courses	nited States trustee (or l cannot adequately mee	рапkruptcy administrato t my пееds.	r) has determined that t	he
Part 2	Sign Here	·		<u>.                                    </u>			
!	certify that the int	ormation ! h	ave provided is true	and correct.			
_			·		ant Day		
-	/s/ Michael   Signature of debtor no			Michael Rob Printed name of de	ert Payne	Date06/10/2 MM /DD/	



Certificate Number: 15111-NJ-DE-036607221

Bankruptcy Case Number: 17-34674



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on June 9, 2022, at 11:08 o'clock PM EDT, Michael Robert Payne completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

FILED JEANNE A. NAUGHTON, CLERK

JAN 23 2023

U.S. BANKRUPTCY COURT TRENTON, NJ EPUTY

Date: June 10, 2022 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education

Debtor 1 Mayvis LaTrelle Payne
First Name Aliddle Name Last Name

Debtor 2 Michael Robert Payne
(Spouse, If Illing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number 17-34674

Intered 01/23/23 14:36:44 Desc Main 3 of 5

FILED JEANNE A. NAUGHTON, CLERK

JAN 23 2023

U.S. BANKRUPTCY COURT TRENTON, NJ DEPUT

Official Form 423

## **Certification About a Financial Management Course**

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code, Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

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You must check one:

Date I took the course

Certificate number

Sign Here

Tell the Court About the Required Course

X	I completed an approved	ł course in person	al financial managemer	nt:

06/09/2022

MM / DD / YYYY

Name of approved provider BE Adviser, LLC

15111-NJ-DE-036607220

I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions

Disability. My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

Residence. I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the

approved instructional courses cannot adequately meet my needs.

I certify that the information I have provided is true and correct.

about finances.

// /s/ Mayvis LaTrelle Payne

Signature of debtor name d on certificate

Mayvis LaTrelle Payne

Printed name of debtor

Date 06/10/2022

MM /DD/ YYYY



Part 2

Certificate Number: 15111-NJ-DE-036607220

Bankruptcy Case Number: 17-34674



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on June 9, 2022, at 11:08 o'clock PM EDT, Mayvis LaTrelle Payne completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

JEANNE A. NAUGHTON, CLERK

JAN 23 2023

U.S. BANKRUPTCY COURT TRENTON, NJ

Date: June 10, 2022 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education



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